



# Employees Retirement System of Texas

Fall Enrollment  
HumanaDental Programs – Plan Year 2018



**Humana®**





# HumanaDental Overview

- National Preferred Provider Organization (PPO) network with more than 250,000 provider locations (more than 46,000 provider locations in Texas).
- Large Dental Health Maintenance Organization (DHMO) network with more than 4,400 general and over 3,100 specialty dentists in Texas.





## Two Plans to Choose From

HumanaDental offers two plans. Choose the plan that's right for you and your dependents – the State of Texas Dental Choice Plan<sup>SM</sup> or the HumanaDental DHMO plan. Plans are effective January 1, 2018.

	State of Texas Dental Choice Plan	HumanaDental DHMO
Must I visit a network Dentist?	No	Yes
Do I save money if I visit a participating/in-network Dentist?	Yes	Yes - Benefits will not be paid if you do not use a participating/in-network dentist
Do I pay coinsurance?	Yes	No - Only a copay is required
Are major services covered?	Yes	Yes



## State of Texas Dental Choice Plan<sup>SM</sup>

- If you are currently enrolled in the State of Texas Dental Choice Plan<sup>SM</sup>, you will be re-enrolled automatically if you do not make a change.
- Visit a dentist in HumanaDental's PPO network and save.
- HumanaDental's PPO network is nationwide; you can find a participating dentist near your home or work, or when you're on vacation.
- **Calendar Year Deductible (January – December)**
- **Annual Maximum \$1,500 per Calendar Year** (Once the Annual Maximum is reached, the Plan will pay 40% of covered expenses).



# State of Texas Dental Choice Plan<sup>SM</sup>

	Participating/ In-Network Dentist		Non-Participating/ Out-of-Network Dentist	
Preventive Services	100% no deductible		90% after Preventive Deductible	
Basic Services	90% after Basic/Major Deductible		70% after Basic/Major Deductible	
Major services	50% after Basic/Major Deductible		40% after Basic/Major Deductible	
Calendar-year Deductible (excludes Orthodontia Services)	Individual	Family	Individual	Family
Preventive Deductible	\$0	\$0	\$50	\$150
Basic/Major Deductible	\$50	\$150	\$100	\$300
Annual Maximum (excludes Preventive & Orthodontia Services)	\$1,500* *Once the Annual Maximum is met, the Plan will pay 40% of covered expenses for the remainder of the year.			
Orthodontia	Child orthodontia – Covers dependent children through age 19. Plan pays 50 % (no deductible) of the covered orthodontia services, up to \$1,500 lifetime orthodontia maximum.			

Non-participating dentists can bill you for charges above the amount covered by your HumanaDental plan. To ensure you do not receive additional charges, visit a participating PPO Network dentist.



## HumanaDental DHMO

- If you are currently enrolled in the DHMO plan, you will be re-enrolled automatically if you do not make a change.
- All HumanaDental DHMO participants and dependents must select a Primary Care Dentist (PCD).
- For assistance, contact HumanaDental Customer Service at (877) 377-0987 or 711 for TDD.
- Plan focuses on maintaining oral health and prevention.
- See your dentist as often as necessary.
- No yearly maximums, no deductibles, and no waiting periods.
- Many diagnostic and preventive services are covered in full.



# HumanaDental DHMO

A complete copy of the DHMO benefits summary is at [www.HumanaDental.com/ers](http://www.HumanaDental.com/ers).

## Summary of Services

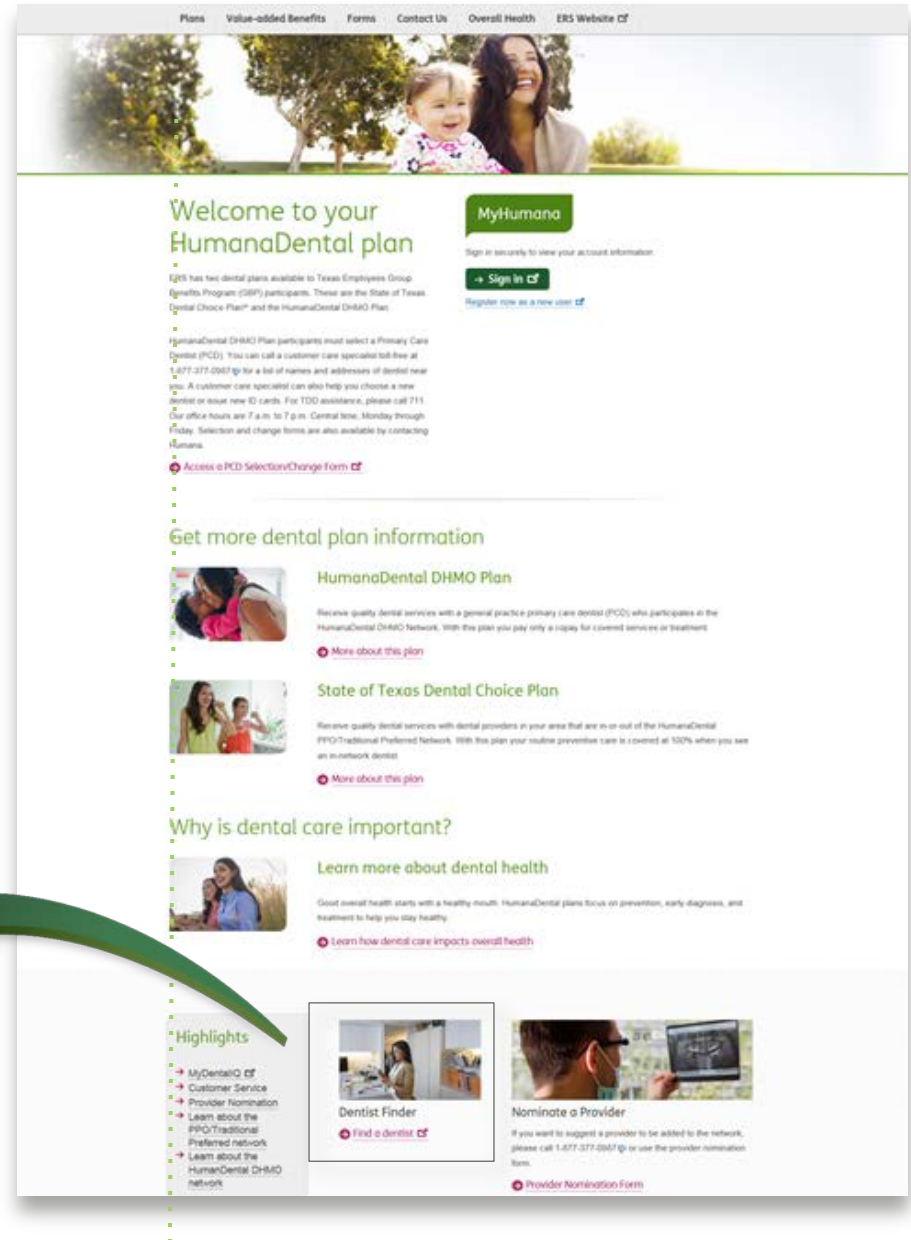
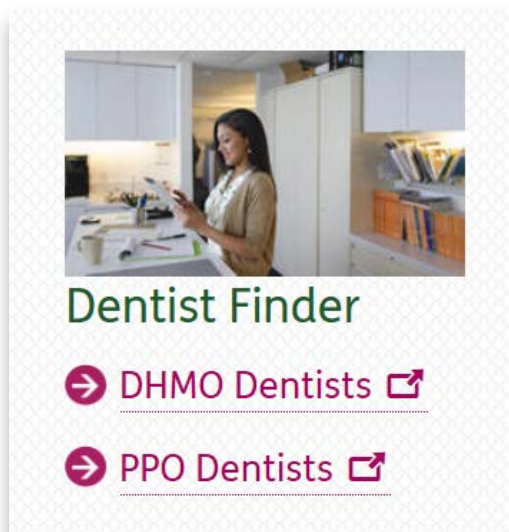
DHA Code	Service	Member pays
D0120	Periodic oral examination.....	No charge
D1110	Dental cleaning/prophylaxis – adult (2 per calendar year).....	\$12
D1120	Dental cleaning/prophylaxis – child (2 per calendar year).....	\$12
D0274	X-ray bitewings – four .....	No charge
D0272	X-ray bitewings – two.....	No charge
D0330	X-ray panoramic.....	No charge
D1208	Topical application of fluoride.....	No charge
D1330	Oral hygiene instructions.....	No charge

The examples and information used in this correspondence are provided for general information and guidance only and are not intended to, nor do they, provide medical advice, diagnosis or treatment for any specific individual or any specific case. You should contact the respective GBP Vendor or your physician to discuss any concerns you may have relating to your specific circumstances or any of the matters discussed herein as they may relate to your own health and welfare.



# Online Dentist Finder

- To find a dentist, visit [www.HumanaDental.com/ERS](http://www.HumanaDental.com/ERS).
- Same website for both plans.
- Dentist Finder link available for the DHMO and PPO plans.







## My Dental IQ

HumanaDental educates participants about the link between oral and overall health:

- Take the My Dental IQ<sup>SM</sup> quiz.
- Visit [Humana.com/ers](https://humana.com/ers), select “value-added benefits,” and then click on [www.mydentaliq.com](https://www.mydentaliq.com).

The screenshot shows a web form for the My Dental IQ quiz. It includes several required fields marked with a green asterisk: 'This assessment is for:' with radio button options for Adult, Child, and Infant; 'Age:' with a dropdown menu; 'First name:' with a text input field; 'Gender:' with radio button options for Male and Female; and 'Does this person have HumanaDental insurance?' with radio button options for Yes, No, and Not Sure. A green button labeled 'Take the quiz' is at the bottom. To the right of the form is a photograph of a woman and a young girl brushing their teeth together in a bathroom.

Research shows that periodontal (gum) disease can cause or aggravate other health problems such as heart disease, stroke, diabetes, and premature, underweight babies.



# Refer Your Dentist

- If your dentist doesn't participate in the HumanaDental network, please help us get your dentist in our network.
- Nominate a dentist through the online form at [www.HumanaDental.com/ERS](http://www.HumanaDental.com/ERS).



## Nominate a Provider

If you want to suggest a provider to be added to the network, please call 1-877-377-0987 or use the provider nomination form.

[Provider Nomination Form](#)



Plans Value-added Benefits Forms Contact Us Overall Health ERS Website

## Welcome to your HumanaDental plan

ERS has two dental plans available to Texas Employees Group Benefits Program (EBP) participants. These are the State of Texas Dental Choice Plan and the HumanaDental DHMO Plan.

HumanaDental DHMO Plan participants must select a Primary Care Dentist (PCD). You can call a customer care specialist toll-free at 1-877-377-0987 for a list of names and addresses of dentists near you. A customer care specialist can also help you choose a new dentist or issue new ID cards. For TDD assistance, please call 711. Our office hours are 7 a.m. to 7 p.m. Central time, Monday through Friday. Selection and change forms are also available by contacting Humana.

[Access a PCD Selection/Change Form](#)

### Get more dental plan information

#### HumanaDental DHMO Plan

Receive quality dental services with a general practice primary care dentist (PCD) who participates in the HumanaDental DHMO network. With this plan you pay only a copay for covered services or treatment.

[More about this plan](#)

#### State of Texas Dental Choice Plan

Receive quality dental services with dental providers in your area that are in or out of the HumanaDental PPO/Traditional Preferred Network. With this plan your routine preventive care is covered at 100% when you see an in-network dentist.

[More about this plan](#)

### Why is dental care important?

#### Learn more about dental health

Good overall health starts with a healthy mouth. HumanaDental plans focus on prevention, early diagnosis, and treatment to help you stay healthy.

[How dental care impacts overall health](#)

#### Highlights

- MyDentalIQ
- Customer Service
- Provider Nomination
- Learn about the PPO/Traditional Preferred network
- Learn about the HumanaDental DHMO network

#### Dentist Finder

[Find a dentist](#)

#### Nominate a Provider

If you want to suggest a provider to be added to the network, please call 1-877-377-0987 or use the provider nomination form.

[Provider Nomination Form](#)



# Frequently Asked Questions

Where can I obtain Annual Enrollment information?

Go to <http://ers.texas.gov/Retirees/Fall-Enrollment>

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What if I enrolled in the DHMO plan, but didn't pick a dentist?

You need to assign a provider prior to getting dental services. You will receive a letter asking you to contact HumanaDental with your provider selection by phone or using a form on the website.

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How do I find a participating provider?

Go to [www.HumanaDental.com/ERS](http://www.HumanaDental.com/ERS), select your plan, and select the Dentist Finder link.



## Customer Service Hours for GBP Participants



**Speak with a HumanaDental  
Customer Care Specialist**

**7 a.m. to 7 p.m. Central Time  
Monday – Friday at (877) 377-0987  
or 711 for TDD.**

HumanaDental